

*Administration of Barack H. Obama, 2010*

**Remarks on the Patient Protection and Affordable Care Act**

*March 23, 2010*

Thank you. Thank you, everybody. Please have a seat.

We wanted to do this twice—[*laughter*—because there are so many people we have to thank. And as I look around the room, we've got leaders of labor who helped to make this happen, we've got ordinary folks who knocked on doors and made phone calls at the last minute to get this thing over the top. My extraordinary members of my Cabinet—we've still got some additional Members of Congress who helped lead the charge on this. There's my staff, who I see are still here. [*Laughter*] They—at any given moment, I thought they were going to quit—[*laughter*—but they just stuck it out with me. So the main purpose here is to say thank you, and thank you on behalf of the American people.

After a century of striving, after a year of debate, after a historic vote, health care reform is no longer an unmet promise, it is the law of the land. It is the law of the land.

And although it may be my signature that's affixed to the bottom of this bill, it was your work, your commitment, your unyielding hope that made this victory possible. When the special interests deployed an army of lobbyists, an onslaught of negative ads to preserve the status quo, you didn't give up. You hit the phones, and you took to the streets. You mobilized, and you organized. You turned up the pressure, and you kept up the fight.

When the pundits were obsessing over who was up and who was down, you never lost sight of what was right and what was wrong. You knew this wasn't about the fortunes of a party; this was about the future of our country. And when the opposition said this just wasn't the right time, you didn't want to wait another year or another decade or another generation for reform. You felt the fierce urgency of now.

You met the lies with truth. You met cynicism with conviction. Most of all, you met fear with a force that's a lot more powerful, and that is faith in America. You met it with hope.

Despite decades in which Washington failed to tackle our toughest challenges, despite the smallness of so much of what passes for politics these days, despite those who said that progress was impossible, you made people believe that people who love this country can still change it. So this victory is not mine; it is your victory. It's a victory for the United States of America.

For 2 years on the campaign trail, and for the past year as we've worked to reform our system of health insurance, it's been folks like you who have propelled this movement and kept us fixed on what was at stake in this fight. And rarely has a day gone by that I haven't heard from somebody personally—whether in a letter, or an e-mail, or at a town hall—who's reminded me of why it was so important that we not give up, who reminded me why we could not quit.

I heard from Ryan Smith, who's here today, and runs a small business with five employees. He is trying to do the right thing, paying for half of the cost of coverage for his workers. But as his premiums keep on going up and up and up, he's worried he's going to have to stop offering health care for his people. But because of this bill, he is now going to be getting tax credits that allow him to do what he knows is the right thing to do, and that's going to be true for millions of employers all across America.

I heard the story of 11-year-old Marcelas Owens, who's right here, looking sharp in his—[*applause*]. He and I made sure to coordinate our ties today. [*Laughter*] Yes, it looks good. [*Laughter*]

Marcelas is a wonderful young man, and he lost his mom to illness. And she didn't have insurance and couldn't afford the care that she needed. So in her memory, Marcelas, 11 years old, has told her story across America so that no other children have to go through what his family has experienced. That's why we don't quit.

I heard from folks like Natoma Canfield, who had to give up her health coverage after her rates were jacked up by more than 40 percent. And she was terrified that an illness would mean she'd lose the house that her parent built, but she also knew that if she was burdened by these huge premiums, that she wouldn't be able to pay the mortgage. So she finally decided not to keep her health insurance. And she's now lying in a hospital bed, as we speak, faced with just such an illness, and she's praying that she can somehow afford to get well. And her sister Connie is here today. And it's because of Natoma's family that we could not quit.

I've met people like Ashley Baia, who worked for my campaign. Where's Ashley? She's around here somewhere, I know she is. There she is, right in front. She just doesn't like waving. [*Laughter*] Ashley decided to get involved with our campaign a couple of years ago because her own mother lost her job and with it her health insurance when she got sick. And they had to file bankruptcy. And so Ashley worked tirelessly, not to get me elected, but to solve a problem that millions of families across the country were facing.

Each of these Americans made their voices heard. And it's because of them, so many others, so many of you, that real, meaningful change is coming to the United States of America. It is because of you that we did not quit. It's because of you that Congress did not quit. It's because of you that I did not quit. It's because of you.

Now, let me tell you what change looks like, because those fighting change are still out there, still making a lot of noise—[*laughter*]—about what this reform means. So I want the American people to understand it and look it up for yourself. Go on our web site, [whitehouse.gov](http://whitehouse.gov), or go to any credible news outlet's web site and look in terms of what reform will mean for you. [*Laughter*]

I said this once or twice, but it bears repeating: If you like your current insurance, you will keep your current insurance. No Government takeover; nobody is changing what you've got if you're happy with it. If you like your doctor, you will be able to keep your doctor. In fact, more people will keep their doctors because your coverage will be more secure and more stable than it was before I signed this legislation.

And now that this legislation is passed, you don't have to take my word for it. You'll be able to see it in your own lives. I heard one of the Republican leaders say this was going to be Armageddon. Well, 2 months from now, 6 months from now, you can check it out. We'll look around—[*laughter*]—and we'll see. You don't have to take my word for it.

So what works in our system won't change. And a lot of people are happy with the health care that they've got, and that won't change because of this legislation. Here's what will change, and here's what will change right away.

This year, we'll start offering tax credits to about 4 million small businesses to help them cover the cost of coverage. And that means that folks like Ryan will immediately get a tax break so that he can better afford the coverage he's already providing for his employees. And who

knows, because of that tax break, he may decide to hire a couple more folks in his small business, because of this legislation.

This year, tens of thousands of uninsured Americans with a preexisting condition and parents whose children have a preexisting condition will finally be able to purchase the coverage they need. And that means folks like Natoma Canfield will have access to affordable insurance. That happens this year.

This year, insurance companies will no longer be able to drop people's coverage when they get sick, or place lifetime limits or restrictive annual limits on the amount of care they can receive. This year, all new insurance plans will be required to offer free preventive care. And this year, young adults will be able to stay on their parents' policies until they're 26 years old. That all happens this year.

This year, seniors who fall in the coverage gap known as the doughnut hole will get some help to help pay for prescription drugs. And I want seniors to know, despite what some have said, these reforms will not cut your guaranteed benefits. Let me repeat that: They will not cut your guaranteed benefits, period. I'd be wary of anybody who claimed otherwise.

So these are the reforms that take effect right away. These reforms won't give the Government more control over your health care. They certainly won't give the insurance companies more control over your health care. These reforms give you more control over your health care. And that's only the beginning.

That's only the beginning. After more than a decade, we finally renewed the Indian Health Care Improvement Act. And the other changes I'm signing into law will take several years to implement fully, but that's because this is a difficult, complex issue and we want to get it right.

One of these reforms is the creation of a health insurance exchange. This is one of the most important reforms—and by the way, originally, I should point out, a Republican idea. Imagine that. *[Laughter]*

The idea is, is that right now there are a lot of people out there buying health insurance on their own or small businesses buying health insurance on their own. They don't work for a big company, they're not part of a big pool, so they have no leverage; they've got no bargaining power with insurance companies. But now what we're going to do is create exchanges all across the country where uninsured people, small businesses, they're going to be able to purchase affordable, quality insurance. They will be part of a big pool, just like Federal employees are part of a big pool. They'll have the same choice of private health insurance that Members of Congress get for themselves. That's going to happen as a consequence of this legislation.

And when this exchange is up and running, not only because of better bargaining power will they see their premiums reduced, will people get a better deal, but millions of people who still can't afford it are going to get tax breaks so they can afford coverage. And this represents the largest middle class tax cut for health care in our history. And it's going to mean that millions of people can get health care that don't have it currently.

Now, for those of us who fought so hard for these reforms and believe in them so deeply, I have to remind you our job is not finished. We're going to have to see to it that these reforms are administered fairly and responsibly. And this includes rooting out waste and fraud and abuse in the system. That's how we'll extend the life of Medicare and bring down health care costs for families and businesses and governments. And in fact, it is through these reforms that

we achieve the biggest reduction in our long-term deficits since the Balanced Budget Act of the 1990s.

So for all those folks out there who are talking about being fiscal hawks and didn't do much when they were in power, let's just remind them that according to the Congressional Budget Office, this represents over a trillion dollars of deficit reduction, but it's being done in a smart way.

And for those who've been suspicious of reform—and there are a lot of wonderful folks out there who, with all the noise, got concerned because of the misinformation that has marred this debate—I just repeat: Don't take my word for it. Go to our web site, [whitehouse.gov](http://whitehouse.gov); go to the web sites of major news outlets out there; find out how reform will affect you. And I'm confident that you will like what you see: a commonsense approach that maintains the private insurance system, but makes it work for everybody; makes it work not just for the insurance companies, but makes it work for you.

So that's what health reform is all about. Now, as long as a road that this has been, we all know our journey is far from over. There's still the work to do to rebuild this economy. There's still work to do to spur on hiring. There's work to do to improve our schools and make sure every child has a decent education. There's still work to do to reduce our dependence on foreign oil. There's more work to do to provide greater economic security to a middle class that has been struggling for a decade.

So this victory does not erase the many serious challenges we face as a nation. Those challenges have been allowed to linger for years, even decades, and we're not going to solve them all overnight.

But as we tackle all these other challenges that we face, as we continue on this journey, we can take our next steps with new confidence, with a new wind at our backs. Because we know it's still possible to do big things in America. Because we know it's still possible to rise above the skepticism, to rise above the cynicism, to rise above the fear. Because we know it's still possible to fulfill our duty to one another and to future generations.

So, yes, this has been a difficult 2 years. There will be difficult days ahead. But let us always remember the lesson of this day and the lesson of history: That we, as a people, do not shrink from a challenge; we overcome it. We don't shrink from our responsibilities; we embrace it. We don't fear the future; we shape the future. That's what we do. That's who we are. That makes us the United States of America.

God bless you, and God bless the United States of America. Thank you.

NOTE: The President spoke at 12:39 p.m. at the Department of the Interior. In his remarks, he referred to Connie Anderson, sister of Natoma Canfield; and Rep. John A. Boehner. He also referred to H.R. 3590, approved March 23, which was assigned Public Law No. 111–148. The transcript released by the Office of the Press Secretary also included the remarks of Vice President Joe Biden, who introduced the President.

*Categories:* Addresses and Remarks : Patient Protection and Affordable Care Act.

*Locations:* Washington, DC.

*Names:* Anderson, Connie; Baia, Ashley; Boehner, John A.; Canfield, Natoma; Owens, Marcelas; Smith, Ryan..

*Subjects:* American Indians and Alaska Natives : Indian Health Care Improvement Act; Budget, Federal : Deficit; Budget, Federal : National debt; Business and industry : Small and minority businesses; Congress : House of Representatives :: Minority leader; Economy, national : Strengthening efforts; Education : Reform legislation, proposed; Education : School improvement and renovation; Employment and unemployment : Job creation and growth; Energy : Foreign sources; Health and medical care : Cost control reforms; Health and medical care : Employer-based health insurance coverage; Health and medical care : Health insurance exchange; Health and medical care : Insurance coverage and access to providers; Health and medical care : Medical fraud and negligence, efforts to combat and prevent; Health and medical care : Medicare and Medicaid; Health and medical care : Patient Protection and Affordable Care Act; Health and medical care : Preventive care and public health programs; Health and medical care : Seniors, prescription drug benefits; Health and medical care : Small businesses, tax credits to purchase insurance coverage; Health and medical care : Young adults, insurance coverage as dependents, age limit extension.

*DCPD Number:* DCPD201000197.